

Sun Life Rainbow MPF Scheme

Special Private Account
helps you realize your retirement plans



Important Note

- Sun Life Rainbow MPF Scheme is a mandatory provident fund scheme (the "Scheme").
- Investment involves risks and not all investment choices available under the Scheme would be suitable for everyone. There is no assurance on investment returns and your investments/accrued benefits may suffer significant loss.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- Members reaching 65th birthday or early retiring on reaching age 60 may apply (in such form and on such conditions as the Trustee may from time to time determine but subject to the MPFS Ordinance and Regulation) for payment of the MPF Benefits and/or TVC benefits in instalments. Please refer to Section 6.1.12 "Withdrawal of Benefits" of the MPF Scheme Brochure of the Scheme for further details.
- You should not invest based on this material alone and you should read the MPF Scheme Brochure carefully for further details including risk factors.

If you would like to save enough for the retirement life that you dream of, you need to start planning early.



When you plan for retirement, have you asked yourself these questions?



Do you want to maintain your current living standard when you retire?



What can you do if your MPF investment will not build sufficient wealth for retirement?

Managing your retirement fund through a Special Private Account

Sun Life Rainbow MPF Scheme - Special Private Account ("SPA") is tailored to help you plan for your retirement at the MPF platform. Its diversified features may meet your retirement needs.

Flexible product features

Suitable for employees and for those self-employed	Any person who is or was previously a member of any MPF scheme or a member of an ORSO scheme may elect to participate in the Sun Life Rainbow MPF Scheme as a SPA member.
Wide range of investment choices	The Scheme offers 18 constituent funds with different risk levels to meet different investment goals.
Simple investment tool	Join Fund Cruiser ¹ if you want to manage your investment portfolio with less hassle.
Investment requirement	The investment requirement allows you to start retirement planning by investing a minimum of HK\$300 per month on a regular basis or by making a lump-sum contribution (not less than HK\$3,000 per payment) at any time ² .
Withdrawals	SPA allows you to partially withdraw ³ your account balance four times ⁴ in each calendar year (from January 1 to December 31).
Change investment strategy according to your investment needs	Free constituent fund switching allows you to manage your funds effectively when your investment objectives or personal circumstances change.
Manage your account easily	You can change investment instructions via a written request, the internet or interactive voice response system.
Fees and charges	The management fees of the constituent funds (except the Sun Life MPF Core Accumulation Fund and Sun Life MPF Age 65 Plus Fund) range from 0.883% to 1.943% ⁵ . The payment for services relating to DIS ⁶ for the Sun Life MPF Core Accumulation Fund and the Sun Life MPF Age 65 Plus Fund is up to 0.733%.



Easy to enrol

To enrol to the SPA, you should:

- complete the Sun Life Rainbow MPF Scheme - Special Private Account Application Form;
- provide a photocopy of your Hong Kong Identity Card or passport;
- provide address proof (valid address proof is document, bill or correspondence issued within the last three months from the application date by utility companies, banks, government departments etc.); and
- if you plan to make monthly contributions, submit the Direct Debit Authorization (“DDA”) form⁷ along with a cheque for the first contribution for the first two months

Plan ahead of your retirement.

**Call your Sun Life MPF consultant/
MPF intermediary or**

**Sun Life Pension Services Hotline at 3183 1888
for details.**

- 1 Fund Cruiser is a program that adopts a pre-determined asset allocation method, which automatically rebalances your MPF portfolio every year according to your age on your birthday. The risk level of the portfolio will therefore shift from aggressive to conservative gradually as you get closer to your retirement. Members should note that the pre-determined asset allocation under Fund Cruiser is a standard arrangement only and does not constitute any investment advice to individual members. The arrangement does not take into account factors other than age, which members may also need to consider, such as their investment objectives, financial needs, risk tolerance, market and economic situations. For details of Fund Cruiser, please refer to the MPF Scheme Brochure of the Scheme.
- 2 Applications with monthly contribution amounts of more than HK\$50,000 or with lump-sum contribution amounts of more than HK\$500,000 will be accepted subject to anti-money laundering checking. Sun Life Trustee Company Limited (the "Trustee") reserves the right to terminate any inactive account that has had no contributions for the past consecutive 12 months or any accounts with assets less than HK\$3,000 at any time, upon giving the member one month's prior written notice.
- 3 The minimum partial withdrawal amount is HK\$3,000 per request. At least one month's notice should be given to the Trustee prior to withdrawal. For details, please refer to the MPF Scheme Brochure of the Scheme.
- 4 It is subject to the Trustee's discretion to permit subsequent withdrawals if the number of withdrawals exceed four times per calendar year.
- 5 The above fund management fees and payment for services relating to DIS do not reflect all costs and expenses to be paid by the scheme members. For more details of the management fees, payment for services relating to DIS and other applicable fees, charges and expenses of the constituent funds, please refer to the MPF Scheme Brochure of the Scheme.
- 6 "Payment for services relating to DIS" includes fees paid or payable for the services provided by the trustee, custodian, administrator, investment manager (including fees based on fund performance, if any) and sponsor or promoter of the Scheme, constituent funds and in the case of DIS Funds, the underlying APIFs, and any of the delegates from these parties and such fees are calculated as a percentage of the net asset value of a fund. In the case of the DIS Funds, payment for services payable to the parties named above, or their delegates, can only (subject to certain exceptions in the MPFS Ordinance) be charged as a percentage of the net asset value of each of the DIS Funds and its underlying APIFs. These payments for service are also subject to a statutory daily limit equivalent to 0.75% per annum of the net asset value of each of the DIS Funds which applies across both the DIS Funds and its respective underlying APIFs.
- 7 Applicants can choose to start the contributions as soon as the DDA has been successfully set up or they can send us a cheque for contributions for the first two months. Contributions will be deducted from a designated bank account on the contribution date (i.e. the 10th of each calendar month or next business day if it is a holiday) once the DDA has been successfully set up.

Important Note

Investment involves risks and past performance is not indicative of future performance. Investment return may rise as well as fall due to market condition and currency movement which may affect the value of investments. The value of units may vary due to changes in exchange rates between currencies. Emerging markets may involve a higher degree of risk than in developed markets and are usually more sensitive to price movements.

The return of Sun Life MPF RMB and HKD Fund may be adversely affected by movements in RMB exchange rates as well as foreign exchange controls and repatriation restrictions imposed by the Chinese government as the fund invests part of its assets in RMB denominated money market and debt instruments.

You are advised to read the MPF Scheme Brochure and the relevant marketing materials of the Scheme for further details including risk factors prior to making any investment decision.

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